DISCLAIMER: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 6, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: The First Bank of Toyama, Ltd
Listing: Tokyo Stock Exchange
Securities code: 7184
URL: https://www.first-bank.co.jp/
Representative: Mitsuru Nomura, President and Representative Director
Inquiries: Kenji Fuji, Director, General Manager of Corporate Planning Department
Telephone: +81-76-461-3861

Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 7, 2026
Setting of trading account: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	33,309	33.7	12,614	24.9	8,958	22.7
September 30, 2025	24,916	(14.8)	10,098	(32.1)	7,303	(30.5)

Note: Comprehensive income For the six months ended September 30, 2026: ¥3,791 million [(85.1)%]
For the six months ended September 30, 2025: ¥25,366 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	146.10	-
September 30, 2025	115.55	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,686,869	193,873	11.5
March 31, 2026	1,701,560	198,570	11.7

Reference: Equity
As of September 30, 2026: ¥193,873 million
As of March 31, 2026: ¥198,570 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	28.00	-	56.00	84.00
Fiscal year ending March 31, 2027	-	41.00			
Fiscal year ending March 31, 2027 (Forecast)				41.00	82.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	19,700	(6.1)	14,000	(7.0)	229.18

Note: Revisions to the earnings forecasts most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026	63,000,000 shares
As of March 31, 2026	64,309,700 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2026	2,141,743 shares
As of March 31, 2026	1,459,005 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	61,313,362 shares
Six months ended September 30, 2025	63,202,312 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	29,948	41.3	13,006	36.2	9,381	32.2
September 30, 2025	21,192	(18.8)	9,548	(36.3)	7,094	(34.9)

	Basic earnings per share
Six months ended	Yen
September 30, 2026	153.01
September 30, 2025	112.24

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,670,849	182,978	11.0
March 31, 2026	1,683,435	186,285	11.1

Reference: Equity
As of September 30, 2026: ¥182,978 million
As of March 31, 2026: ¥186,285 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027 (April 1, 2026 ~ March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	19,700	(3.0)	14,000	(5.3)	229.18

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

1. Since the Company falls under the category of a specified operating company (a company engaged in business as stipulated in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Details, etc.), the Company prepares interim consolidated financial statements and interim financial statements for the interim accounting period.

2. The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors.

Semi-annual consolidated balance sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	82,876	58,930
Money held in trust	700	700
Securities	556,039	558,363
Loans and bills discounted	1,033,018	1,040,673
Foreign exchanges	2,203	2,157
Lease receivables and investments in leases	13,667	14,292
Other assets	10,653	8,774
Tangible fixed assets	7,640	7,753
Intangible fixed assets	1,446	1,318
Retirement benefit asset	871	899
Deferred tax assets	110	117
Customers' liabilities for acceptances and guarantees	1,490	1,648
Allowance for loan losses	(9,158)	(8,757)
Total assets	1,701,560	1,686,869
Liabilities		
Deposits	1,427,719	1,425,031
Negotiable certificates of deposit	10,000	5,000
Call money and bills sold	20,000	-
Borrowed money	5,859	23,590
Other liabilities	8,404	10,428
Provision for bonuses for directors (and other officers)	43	22
Retirement benefit liability	2	2
Provision for reimbursement of deposits	60	58
Provision for contingent loss	615	553
Deferred tax liabilities	28,222	26,095
Deferred tax liabilities for land revaluation	570	564
Acceptances and guarantees	1,490	1,648
Total liabilities	1,502,989	1,492,996
Net assets		
Share capital	10,182	10,182
Capital surplus	9,499	8,864
Retained earnings	109,578	113,374
Treasury shares	(1,087)	(3,778)
Total shareholders' equity	128,173	128,642
Valuation difference on available-for-sale securities	69,074	64,064
Revaluation reserve for land	1,031	1,020
Remeasurements of defined benefit plans	291	145
Total accumulated other comprehensive income	70,397	65,230
Total net assets	198,570	193,873
Total liabilities and net assets	1,701,560	1,686,869

Semi-annual consolidated statement of income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	24,916	33,309
Interest income	13,139	16,269
Interest on loans and discounts	5,855	7,406
Interest and dividends on securities	7,094	8,266
Fees and commissions	1,357	1,491
Other ordinary income	4,685	5,928
Other income	5,734	9,619
Ordinary expenses	14,817	20,695
Interest expenses	1,635	3,400
Interest on deposits	1,572	3,287
Fees and commissions payments	515	543
Other ordinary expenses	4,300	8,317
General and administrative expenses	6,627	6,739
Other expenses	1,740	1,695
Ordinary profit	10,098	12,614
Extraordinary income	1	-
Gain on disposal of non-current assets	1	-
Extraordinary losses	0	34
Loss on disposal of non-current assets	0	0
Impairment losses	-	34
Profit before income taxes	10,100	12,580
Income taxes - current	2,842	3,418
Income taxes - deferred	(45)	203
Total income taxes	2,797	3,621
Profit	7,303	8,958
Profit attributable to owners of parent	7,303	8,958

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	7,303	8,958
Other comprehensive income	18,063	(5,166)
Valuation difference on available-for-sale securities	17,987	(5,009)
Revaluation reserve for land	-	(11)
Remeasurements of defined benefit plans, net of tax	75	(145)
Comprehensive income	25,366	3,791
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	25,366	3,791

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	9,491	97,493	(101)	117,066
Changes during period					
Dividends of surplus			(1,211)		(1,211)
Profit attributable to owners of parent			7,303		7,303
Purchase of treasury shares				(1,000)	(1,000)
Disposal of treasury shares		7		13	21
Cancellation of treasury shares					
Reversal of revaluation reserve for land					
Increase or decrease due to change in fiscal year of consolidated subsidiaries					
Net changes in items other than shareholders' equity					
Total changes during period	-	7	6,092	(986)	5,113
Balance at end of period	10,182	9,499	103,585	(1,087)	122,180

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	34,599	1,031	(178)	35,452	152,519
Changes during period					
Dividends of surplus					(1,211)
Profit attributable to owners of parent					7,303
Purchase of treasury shares					(1,000)
Disposal of treasury shares					21
Cancellation of treasury shares					
Reversal of revaluation reserve for land					
Increase or decrease due to change in fiscal year of consolidated subsidiaries					
Net changes in items other than shareholders' equity	17,987	-	75	18,063	18,063
Total changes during period	17,987	-	75	18,063	23,176
Balance at end of period	52,586	1,031	(102)	53,515	175,696

Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	9,499	109,578	(1,087)	128,173
Changes during period					
Dividends of surplus			(3,519)		(3,519)
Profit attributable to owners of parent			8,958		8,958
Purchase of treasury shares				(5,013)	(5,013)
Disposal of treasury shares		5		13	19
Cancellation of treasury shares		(641)	(1,667)	2,308	-

Reversal of revaluation reserve for land			11		11
Increase or decrease due to change in fiscal year of consolidated subsidiaries			13		13
Net changes in items other than shareholders' equity					
Total changes during period	-	(635)	3,795	(2,690)	469
Balance at end of period	10,182	8,864	113,374	(3,778)	128,642

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	69,074	1,031	291	70,397	198,570
Changes during period					
Dividends of surplus					(3,519)
Profit attributable to owners of parent					8,958
Purchase of treasury shares					(5,013)
Disposal of treasury shares					19
Cancellation of treasury shares					-
Reversal of revaluation reserve for land					11
Increase or decrease due to change in fiscal year of consolidated subsidiaries					13
Net changes in items other than shareholders' equity	(5,009)	(11)	(145)	(5,166)	(5,166)
Total changes during period	(5,009)	(11)	(145)	(5,166)	(4,696)
Balance at end of period	64,064	1,020	145	65,230	193,873

Semi-annual consolidated statement of cash flows

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Cash flows from operating activities		
Profit before income taxes	10,100	12,580
Depreciation	571	536
Impairment losses	-	34
Increase (decrease) in allowance for loan losses	271	(400)
Increase (decrease) in provision for bonuses for directors (and other officers)	(18)	(20)
Decrease (increase) in retirement benefit asset	(92)	(27)
Increase (decrease) in retirement benefit liability	(23)	0
Increase (decrease) in provision for reimbursement of deposits	(2)	(2)
Increase (decrease) in provision for contingent loss	(21)	(62)
Interest income	(13,139)	(16,269)
Interest expenses	1,635	3,400
Loss (gain) related to securities	(4,914)	(6,921)
Foreign exchange losses (gains)	90	1,346
Loss (gain) on disposal of non-current assets	(1)	0
Net decrease (increase) in loans and bills discounted	(15,925)	(8,662)
Net increase (decrease) in deposits	25,107	(2,616)
Net increase (decrease) in negotiable certificates of deposit	(8,000)	(5,000)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(6,855)	17,730
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(1,201)	2,128
Net increase (decrease) in call money	5,000	(20,000)
Net decrease (increase) in foreign exchanges - assets	(76)	(12)
Lncrease (decrease) in lease receivables and investment assets	(1,001)	(624)
Interest received	13,039	15,822
Interest paid	(1,299)	(2,629)
Other, net	245	34
Subtotal	3,487	(9,635)
Income taxes refund (paid)	(4,066)	(3,197)
Net cash provided by (used in) operating activities	(579)	(12,833)
Cash flows from investing activities		
Purchase of securities	(106,229)	(261,630)
Proceeds from sale of securities	64,939	231,496
Proceeds from redemption of securities	34,638	30,237
Investments in money held in trust	(500)	-
Purchase of tangible fixed assets	(133)	(460)
Proceeds from sale of property, plant and equipment	13	-
Purchase of intangible assets	(45)	(94)
Net cash provided by (used in) investing activities	(7,317)	(452)
Cash flows from financing activities		
Dividends paid	(1,211)	(3,519)
Balance of purchase and sales of treasury stock	(1,000)	(5,013)
Net cash provided by (used in) financing activities	(2,211)	(8,532)
Effect of exchange rate change on cash and cash equivalents	-	-
Net increase (decrease) in cash and cash equivalents	(10,108)	(21,818)
Cash and cash equivalents at beginning of period	79,865	80,220
Cash and cash equivalents at end of period	69,757	58,402

Semi-annual balance sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	80,856	58,923
Money held in trust	700	700
Securities	533,091	535,984
Loans and bills discounted	1,059,728	1,066,559
Foreign exchanges	2,203	2,157
Other assets	4,708	3,603
Other	4,708	3,603
Tangible fixed assets	7,484	7,598
Intangible fixed assets	1,440	1,300
Prepaid pension costs	447	687
Customers' liabilities for acceptances and guarantees	1,490	1,648
Allowance for loan losses	(8,716)	(8,312)
Total assets	1,683,435	1,670,849
Liabilities		
Deposits	1,429,874	1,427,200
Negotiable certificates of deposit	10,000	5,000
Call money	20,000	-
Borrowed money	1,700	20,100
Other liabilities	7,639	9,374
Income taxes payable	2,273	2,770
Lease liabilities	1,397	1,206
Asset retirement obligations	60	61
Other	3,908	5,337
Provision for bonuses for directors (and other officers)	43	22
Provision for reimbursement of deposits	60	58
Provision for contingent loss	615	553
Deferred tax liabilities	25,155	23,348
Deferred tax liabilities for land revaluation	570	564
Acceptances and guarantees	1,490	1,648
Total liabilities	1,497,149	1,487,870
Net assets		
Share capital	10,182	10,182
Capital surplus	6,709	6,074
Legal capital surplus	6,074	6,074
Other capital surplus	635	-
Retained earnings	107,397	111,603
Legal retained earnings	4,108	4,108
Other retained earnings	103,288	107,494
General reserve	38,860	38,860
Retained earnings brought forward	64,428	68,634
Treasury shares	(1,084)	(3,775)
Total shareholders' equity	123,204	124,084
Valuation difference on available-for-sale securities	62,049	57,873
Revaluation reserve for land	1,031	1,020
Total valuation and translation adjustments	63,080	58,894
Total net assets	186,285	182,978
Total liabilities and net assets	1,683,435	1,670,849

Semi-annual statement of income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	21,192	29,948
Interest income	13,439	16,681
Interest on loans and discounts	6,009	7,622
Interest and dividends on securities	7,240	8,464
Fees and commissions	1,362	1,490
Other ordinary income	1,465	2,208
Other income	4,925	9,568
Ordinary expenses	11,644	16,941
Interest expenses	1,634	3,391
Interest on deposits	1,573	3,290
Fees and commissions payments	529	557
Other ordinary expenses	1,338	4,790
General and administrative expenses	6,422	6,511
Other expenses	1,719	1,690
Ordinary profit	9,548	13,006
Extraordinary income	1	-
Extraordinary losses	0	34
Profit before income taxes	9,550	12,972
Income taxes - current	2,480	3,501
Income taxes - deferred	(24)	89
Total income taxes	2,455	3,590
Profit	7,094	9,381

Semi-annual statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	6,074	627	6,701	4,108	38,860	52,613	95,582	(98)	112,368
Changes during period										
Dividends of surplus							(1,211)	(1,211)		(1,211)
Profit							7,094	7,094		7,094
Purchase of treasury shares									(1,000)	(1,000)
Disposal of treasury shares			7	7					13	21
Cancellation of treasury shares										
Reversal of revaluation reserve for land										
Net changes in items other than shareholders' equity										
Total changes during period	-	-	7	7	-	-	5,882	5,882	(986)	4,904
Balance at end of period	10,182	6,074	635	6,709	4,108	38,860	58,496	101,465	(1,084)	117,273

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	29,202	1,031	30,234	142,603
Changes during period				
Dividends of surplus				(1,211)
Profit				7,094
Purchase of treasury shares				(1,000)
Disposal of treasury shares				21
Cancellation of treasury shares				
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity	17,387		17,387	17,387
Total changes during period	17,387	-	17,387	22,292
Balance at end of period	46,590	1,031	47,622	164,895

Semi-annual statement of changes in equity

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,182	6,074	635	6,709	4,108	38,860	64,428	107,397	(1,084)	123,204
Changes during period										
Dividends of surplus							(3,519)	(3,519)		(3,519)
Profit							9,381	9,381		9,381
Purchase of treasury shares									(5,013)	(5,013)
Disposal of treasury shares			5	5					13	19
Cancellation of treasury shares			(641)	(641)			(1,667)	(1,667)	2,308	-
Reversal of revaluation reserve for land							11	11		11

Net changes in items other than shareholders' equity										
Total changes during period	-	-	(635)	(635)	-	-	4,205	4,205	(2,690)	879
Balance at end of period	10,182	6,074	-	6,074	4,108	38,860	68,634	111,603	(3,775)	124,084

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	62,049	1,031	63,080	186,285
Changes during period				
Dividends of surplus				(3,519)
Profit				9,381
Purchase of treasury shares				(5,013)
Disposal of treasury shares				19
Cancellation of treasury shares				-
Reversal of revaluation reserve for land				11
Net changes in items other than shareholders' equity	(4,175)	(11)	(4,186)	(4,186)
Total changes during period	(4,175)	(11)	(4,186)	(3,306)
Balance at end of period	57,873	1,020	58,894	182,978